

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Aric James Darroe
Debtor

Case No. 19-05095-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 23, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2025:

Recip ID	Recipient Name and Address
db	+ Aric James Darroe, 160 Colorado Street, Littlestown, PA 17340-1140

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	May 23 2025 18:37:00	CARRINGTON MORTGAGE SERVICES, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA Anaheim
cr	+ EDI: PRA.COM	May 23 2025 22:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5294583	EDI: BANKAMER	May 23 2025 22:35:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
5276239	+ EDI: BANKAMER	May 23 2025 22:35:00	Bank of America, 4909 Savarese, Tampa, FL 33634-2413
5293343	Email/Text: BKBCNMAIL@carringtonms.com	May 23 2025 18:37:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
5277217	Email/Text: BKBCNMAIL@carringtonms.com	May 23 2025 18:37:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806
5276240	+ Email/Text: bankruptcy@cavps.com	May 23 2025 18:37:00	Calvary Portfolio Services, 500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
5276241	+ EDI: CAPITALONE.COM	May 23 2025 22:35:00	Capital One, P O Box 5253, Carol Stream, IL 60197-5253
5276242	+ Email/Text: BKBCNMAIL@carringtonms.com	May 23 2025 18:37:00	Carrington Mtg Svcs, P O Box 3489, Anaheim, CA 92803-3489
5291800	+ Email/Text: bankruptcy@cavps.com	May 23 2025 18:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5276243	+ EDI: JPMORGANCHASE	May 23 2025 22:35:00	Chase, P O Box 15298, Wilmington, DE 19850-5298
5276244	+ EDI: CITICORP	May 23 2025 22:35:00	Citi, P O Box 22060, Tempe, AZ 85285-2060
5293773	EDI: CITICORP	May 23 2025 22:35:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5276245	+ Email/Text: mediamanagers@clientservices.com	May 23 2025 18:37:00	Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5276246	EDI: DISCOVER	May 23 2025 22:35:00	Discover, P O Box 15316, Wilmington, DE 19850
5278094	EDI: DISCOVER	May 23 2025 22:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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5285648	+ Email/Text: RASEBN@raslg.com	May 23 2025 18:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5276247	EDI: PRA.COM	May 23 2025 22:35:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste, Norfolk, VA 23502
5288283	EDI: PRA.COM	May 23 2025 22:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5278197	EDI: PENNDEPTREV	May 23 2025 22:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5276659	^ MEBN	May 23 2025 18:32:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5276248	+ EDI: SYNC	May 23 2025 22:35:00	Synchrony Bank/Lowes, P O Box 965005, Orlando, FL 32896-5005
5276249	+ EDI: Q3GTBI	May 23 2025 22:35:00	The Bureaus, 1717 Central St, Evanston, IL 60201-1507

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Aric James Darroe DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Heather Riloff	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC logsecf@logs.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Kara Katherine Gendron	on behalf of Debtor 1 Aric James Darroe

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karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net

Kevin S Frankel

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC pa-bk@logs.com

Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Aric James Darroe

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8598

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05095-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aric James Darroe

5/23/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.